

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: BAIN, TERRY P	§ Case No. 08-32715
BAIN, HEATHER E	§
	§
Debtor(s)	§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 09/24/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 North Ottawa Street  
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/30/2010 By: /s/BRADLEY J. WALLER  
Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

Certificate of Service, Page 2 of 6  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: BAIN, TERRY P  
 BAIN, HEATHER E

§ Case No. 08-32715  
 §  
 §  
 §

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
 AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 27,526.45  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 27,526.45

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
<u>Internal Revenue Service</u>	\$ 23,880.30

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>BRADLEY J. WALLER</u>	\$ 3,502.65	\$ 143.50
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	\$ _____	\$ _____
<i>Attorney for</i>	\$ _____	\$ _____
<i>Accountant for</i>	\$ _____	\$ _____
<i>Appraiser for</i>	\$ _____	\$ _____
<i>Other</i>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$4,465.30 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1P	<u>Internal Revenue Service</u>	\$ 4,465.30	\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,698.99 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1U	<u>Internal Revenue Service</u>	\$ 1,017.68	\$ 0.00
2	Ottawa Regional Hosp and <u>Healthcare</u>	\$ 1,732.10	\$ 0.00
3	SPIRIT OF AMERICA NATIONAL <u>BANK/FASHION BUG VISA</u>	\$ 2,859.61	\$ 0.00
4	<u>Affinity Cash Loan</u>	\$ 894.60	\$ 0.00
5	ILL Valley Community <u>Hospital</u>	\$ 195.00	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER

Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-32715User: aiwinski  
Form ID: b9aPage 1 of 1  
Total Served: 23

Date Rcvd: Dec 01, 2008

The following entities were served by first class mail on Dec 03, 2008.

db +Terry P Bain, PO Box 423, Ottawa, IL 61350-0423  
 jdb +Heather E Bain, PO Box 423, Ottawa, IL 61350-0423  
 aty +Stephen J West, Law Offices Of Stephen J West, 628 Columbus Dr Rm 102, Ottawa, IL 61350-2933  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, Sycamore, IL 60178-3140  
 12914771 +Affinity Cash Loan, 2620 Columbus St., Ottawa, IL 61350-5604  
 12914772 +Ameren IP/Illinois Power, % Robert Steele, 160 Marquette St., La Salle, IL 61301-2413  
 12914774 +Arturo Tomas, M.D., Ltd., PO Box 386, Ottawa, IL 61350-0386  
 12914775 +Arturo Tomas, MD Ltd., PO Box 732, Ottawa, IL 61350-0732  
 12914776 +Community Hospital of Ottawa, 1100 E. Norris Dr., Ottawa, IL 61350-1604  
 12914777 +Dell Financial Services, % Freedman Anselmo Lindberg & Rappe, PO Box 3228, Naperville, IL 60566-3228  
 12914778 +Farmers Insurance Group, Payment Processing Center, PO Box 0914, Carol Stream, IL 60132-0001  
 12914779 Fashion Bug, PO Box 856007, Louisville, KY 40285-6007  
 12914780 +Fields Hill Improvement Association, PO Box 2191, Ottawa, IL 61350-6791  
 12914781 +Golden Rule Lumber Center, 1021 Fosse Road, Ottawa, IL 61350-9364  
 12914782 +Harshavadan Vyas, 1013 Clinton St., Ottawa, IL 61350-2039  
 12914783 +IL Valley Surgical Assoc SC, 1209 Starfire Dr., Suite #3, Ottawa, IL 61350-1688  
 12914784 +ILL Valley Community Hospital, % Allied Business Accounts, Inc., PO Box 1600, Clinton, IA 52733-1600  
 12914787 Isle of Capri Bettendorf, % Certegy Payment Recovery Svcs., PO Box 30272, Tampa, FL 33630-3272  
 12914788 +Ottawa Imaging, LLC, PO Box 2426, Ottawa, IL 61350-7026  
 12914789 +Ottawa Medical Center PC, 1614 E. Norris Dr., Ottawa, IL 61350-3602  
 12914790 +Ottawa Regional Hosp and Healthcare, % Creditors' Discount & Audit Co., PO Box 213, Streator, IL 61364-0213

The following entities were served by electronic transmission on Dec 02, 2008.

12914773 EDI: PHINAMERI.COM Dec 02 2008 02:28:00 AmeriCredit, PO Box 78143, Phoenix, AZ 85062-8143  
 12914786 EDI: IRS.COM Dec 02 2008 02:23:00 Internal Revenue Service, P.O. Box 219236, Kansas City, MO 64121

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12914785 Internal Revenue Service

TOTALS: 1, \* 0

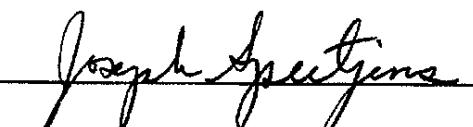
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2008

Signature:



**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 08-32715User: lhatch  
Form ID: pdf006Page 1 of 1  
Total Noticed: 22

Date Rcvd: Aug 31, 2010

The following entities were noticed by first class mail on Sep 02, 2010.

db/jdb +Terry P Bain, Heather E Bain, PO Box 423, Ottawa, IL 61350-0423  
 aty +Stephen J West, Law Offices Of Stephen J West, 628 Columbus Dr Rm 102, Ottawa, IL 61350-2933  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, Sycamore, IL 60178-3140  
 12914773 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial, PO Box 78143, Phoenix, AZ 85062-8143)  
 12914772 +Ameren IP/Illinois Power, % Robert Steele, 160 Marquette St., La Salle, IL 61301-2413  
 12914774 +Arturo Tomas, M.D., Ltd., PO Box 386, Ottawa, IL 61350-0386  
 12914775 +Arturo Tomas, MD Ltd., PO Box 732, Ottawa, IL 61350-0732  
 12914776 +Community Hospital of Ottawa, 1100 E. Norris Dr., Ottawa, IL 61350-1604  
 12914777 +Dell Financial Services, % Freedman Anselmo Lindberg & Rappe, PO Box 3228, Naperville, IL 60566-3228  
 12914778 +Farmers Insurance Group, Payment Processing Center, PO Box 0914, Carol Stream, IL 60132-0001  
 12914779 Fashion Bug, PO Box 856007, Louisville, KY 40285-6007  
 12914780 +Fields Hill Improvement Association, PO Box 2191, Ottawa, IL 61350-6791  
 12914781 +Golden Rule Lumber Center, 1021 Fosse Road, Ottawa, IL 61350-9364  
 12914782 +Harshavadan Vyas, 1013 Clinton St., Ottawa, IL 61350-2039  
 12914783 +IL Valley Surgical Assoc SC, 1209 Starfire Dr., Suite #3, Ottawa, IL 61350-1688  
 12914784 ILL Valley Community Hospital, % Allied Business Accounts, Inc., PO Box 1600, Clinton, IA 52733-1600  
 12914786 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326  
 (address filed with court: Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114)  
 12914787 Isle of Capri Bettendorf, % Certegy Payment Recovery Svcs., PO Box 30272, Tampa, FL 33630-3272  
 12914788 +Ottawa Imaging, LLC, PO Box 2426, Ottawa, IL 61350-7026  
 12914789 +Ottawa Medical Center PC, 1614 E. Norris Dr., Ottawa, IL 61350-3602  
 12914790 +Ottawa Regional Hosp and Healthcare, % Creditors' Discount & Audit Co., PO Box 213, Streator, IL 61364-0213

The following entities were noticed by electronic transmission on Aug 31, 2010.

12914771 +E-mail/Text: collections@affinitycashloans.com  
 2620 Columbus St., Ottawa, IL 61350-5604

Affinity Cash Loan,

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12914785 Internal Revenue Service  
 13788050 SPIRIT OF AMERICA NATIONAL BANK/FASHION BUG VISA

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2010

Signature:

